

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Frank Franzo
Linda Susan Franzo
Debtor(s)

Case No. 20-03239-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Dec 09, 2020

User: AutoDocke
Form ID: pdf002

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Frank Franzo, Linda Susan Franzo, 120 Perrin St, Swoyersville, PA 18704-1918
5371975	+ Aes/pheaa, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
5377249	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5371976	+ Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
5371979	+ Citibank/Best Buy, Po Box 790034, St Louis, MO 63179-0034
5371984	+ Enid Mora, 279 Flour Lane, Langhorne, PA 19047-1528
5371985	Freedom Mortgage, PO Box 6656, Chicago, IL 60680-6656
5371986	Geisinger, P.O. Box 983148, Boston, MA 02298-3148
5375191	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5377176	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
5371991	SUBARU MOTORS FINANCE, PO BOX 78058, PHOENIX, AZ 85062-8058
5371990	+ Specialized Loan Servicing/SLS, P.O. Box 636005, Littleton, CO 80163-6005
5371989	+ Specialized Loan Servicing/SLS, Attn: Bankruptcy, Po Box 636005, Littleton, CO 80163-6005
5371992	Subaru Motors Finance, P.O. Box 78058, Hillsboro, OR 97123
5378366	+ VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
5374109	+ Wells Fargo Bank, N.A. Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 09 2020 19:28:55	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5371977	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 09 2020 19:28:30	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5373694	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 09 2020 19:28:54	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5371980	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 09 2020 19:10:00	Comenity Bank/Wayfair, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5371981	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 09 2020 19:10:00	ComenityCapital/Bosco, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5371982	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 09 2020 19:10:00	Comenitycapital/Ulta, Attn: Bankruptcy Dept, Po Box 183003, Columbus, OH 43218-3003
5373127	Email/Text: mrdiscen@discover.com	Dec 09 2020 19:10:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5371983	+ Email/Text: mrdiscen@discover.com	Dec 09 2020 19:10:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5371978	Email/PDF: ais.chase.ebn@americaninfosource.com	Dec 09 2020 19:28:53	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850

5371987	+ Email/Text: PBNCNotifications@peritusservices.com	Dec 09 2020 19:10:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
5371988	Email/Text: Bankruptcy.Notices@pnc.com	Dec 09 2020 19:10:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
5371993	+ Email/PDF: gecsed@recoverycorp.com	Dec 09 2020 19:28:53	Synco/HSN, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5371994	+ Email/PDF: gecsed@recoverycorp.com	Dec 09 2020 19:28:10	Synco/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5372409	+ Email/PDF: gecsed@recoverycorp.com	Dec 09 2020 19:28:11	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5371995	+ Email/PDF: gecsed@recoverycorp.com	Dec 09 2020 19:28:29	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5371996	+ Email/PDF: gecsed@recoverycorp.com	Dec 09 2020 19:28:10	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5371997	+ Email/PDF: gecsed@recoverycorp.com	Dec 09 2020 19:28:30	Synchrony Bank/QVC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5371998	+ Email/PDF: gecsed@recoverycorp.com	Dec 09 2020 19:28:31	Synchrony Bank/ShopNBC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5371999	+ Email/Text: dbogucki@trumark.org	Dec 09 2020 19:10:00	Trumark Financial Credit Union, Attn: Bankruptcy, 335 Commerce Dr, Fort Washington, PA 19034-2712
5372000	Email/Text: bknotice@upgrade.com	Dec 09 2020 19:10:00	Upgrade, Inc., 275 Battery Street, 23rd Floor, San Francisco, CA 94111
5372001	+ Email/Text: vci.bkcy@vwcredit.com	Dec 09 2020 19:10:00	Volkswagen Credit Inc., P.O. Box 3, Hillsboro, OR 97123-0003
5372002	+ Email/Text: vci.bkcy@vwcredit.com	Dec 09 2020 19:10:00	Volkswagen Credit, Inc, Attn: Bankruptcy, Po Box 3, Hillboro, OR 97123-0003
5372003	Email/PDF: gecsed@recoverycorp.com	Dec 09 2020 19:28:31	Walmart, P.O. Box 530927, Atlanta, GA 30353-0927

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2020 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
Rebecca Ann Solarz	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com
Roger Mattes, Jr	on behalf of Debtor 1 Frank Franzo matteslaw@epix.net joan.bird@frontier.com
Roger Mattes, Jr	on behalf of Debtor 2 Linda Susan Franzo matteslaw@epix.net joan.bird@frontier.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

LOCAL BANKRUPTCY FORM 3015-1**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**IN RE:
Frank Franzo
Linda Susan FranzoCHAPTER 13
CASE NO. _____☒ ORIGINAL PLAN

_____ AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)

☐ Number of Motions to Avoid Liens☐ Number of Motions to Value Collateral**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- 1 The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. ☐ Included ☒ Not Included
- 2 The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor. ☐ Included ☒ Not Included
- 3 The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G. ☐ Included ☒ Not Included

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.**A. Plan Payments From Future Income**

1. To date, the Debtor paid \$__ (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is **\$92,277.00**, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
1	60	1,537.95	0.00	1,537.95	92,277.00
Total Payments:					\$92,277.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: ☐ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

☒ Debtor is over median income. Debtor estimates that a minimum of **\$115,327.80** must be paid to allowed unsecured creditors in order to comply with the Means Test.

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is **\$28,109.37**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

☒ No assets will be liquidated. *If this line is checked, the rest of § 1.B.2 and complete § 1.B.3 if applicable*

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$__ from the sale of property known and designated as __. All sales shall be completed by __. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. Check one.

☒ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.

☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Freedom Mortgage	120 Perrin Street Swoyersville, PA 18704	9772
SUBARU MOTORS FINANCE	Lease	6245
Volkswagen Credit, Inc	Lease	1490

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.

☒ None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)

☒ None. *If "None" is checked, the rest of § 2.D need not be completed or reproduced.*

E. Secured claims for which a § 506 valuation is applicable. Check one.

☐ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

F. Surrender of Collateral. Check one.

☐ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.

☐ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

3. PRIORITY CLAIMS.

A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of \$ 1,550.00 already paid by the Debtor, the amount of \$ 2,450.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. \$ _____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.
Check one of the following two lines.

☐ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

B. Priority Claims (including, certain Domestic Support Obligations)

☐ None. If "None" is checked, the rest of § 3.B need not be completed or reproduced.

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.

☐ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

4. UNSECURED CLAIMS

A. Claims of Unsecured Nonpriority Creditors Specially Classified.

Check one of the following two lines.

☐ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.

☐ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

☐ The following contracts and leases are assumed (and arrears in the allowed claim to be cured in the plan) or rejected:

Name of Other Party	Description of Contract or Lease	Monthly Payment	Interest Rate	Estimated Arrears	Total Plan Payment	Assume or Reject
Specialized Loan Servicing/SLS	Real Estate Mortgage	\$0.00	0%	\$0.00	\$0.00	Reject

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

- ☒ plan confirmation.
☐ entry of discharge.
☐ closing of case.

7. DISCHARGE: (Check one)

- ☒ The debtor will seek a discharge pursuant to § 1328(a).
☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Level 1: Adequate protection payments

Level 2: Debtor's attorney's fees

Level 3: Domestic Support Obligations

Level 4: Priority claims, pro rata

Level 5: Secured claims, pro rata

Level 6: Specially classified unsecured claims

Level 7: General unsecured claims

Level 8: Untimely filed unsecured claims to which the debtor has not objected

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

- Level 1: Adequate protection payments.
 Level 2: Debtor's attorney's fees.
 Level 3: Domestic Support Obligations.
 Level 4: Priority claims, pro rata.
 Level 5: Secured claims, pro rata.
 Level 6: Specially classified unsecured claims.
 Level 7: Timely filed general unsecured claims.
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Dated: November 5, 2020

Rev. 12/01/19


/s/ Roger Mattes, Jr.

Roger Mattes, Jr.
Attorney for Debtor


/s/ Frank Franzo

Frank Franzo
Debtor


/s/ Linda Susan Franzo

Linda Susan Franzo
Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.